



# PRODUCT HIGHLIGHTS

## BUILDERS' RISK

### Benefits of this Program

Philadelphia Insurance Companies specializes in the builders' risk industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your builders' risk needs, visit our website at [www.phly.com](http://www.phly.com).

### Key Benefits

#### Inland Marine

- Ability to cover large projects
- Frame construction covered
- Scaffolding and Construction forms coverage
- Temporary Storage coverage available
- In-Transit coverage available
- Extra Expense and Rental Income (soft cost) coverage available
- Flood and earthquake coverage available
- Pollutant Clean Up and Removal coverage
- Debris Removal coverage
- Valuable Papers and Records coverage
- Trees, Scrubs and Plants coverage
- Fire Department Service Charge coverage

#### Elite Property Enhancement Endorsement

- Includes coverage for permission to occupy, Additional Named Insured, Waiver of Subrogation, Knowledge of Occurrence and increases limits for other coverage provided

#### Customized Coverage

- Ability to customize coverage such as: Expediting Expense, Developers Fees, Waiver of Subrogation and Business Income

### Loss Control Services

- Product specific web-based loss control solutions through [www.losscontrol.com](http://www.losscontrol.com)
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

### Document Required for Proposal

- Completed, signed, and dated PHLY Builders' Risk Supplemental application
- Completed ACORD application(s)

### Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

### Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

### Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

# 800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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# 10 REASONS WHY

## BUILDERS' RISK

### 10 Reasons to Choose Philadelphia Insurance Companies for Builders' Risk

1. Permission to Occupy coverage included
2. Ability to write large projects
3. Rate Term Agreement available for annual schedule of projects
4. 48 hour turnaround for projects up to \$15,000,000 value
5. Frame construction written
6. Scaffolding and Construction Forms coverage
7. Fire Department Service Charges coverage included
8. Debris Removal coverage
9. Valuable Papers and Records coverage
10. Pollutant Clean-up and Removal coverage

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## Mission Statement

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.



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